No. 5,910,896. This patent document is also [and] related to and incorporates U. S.

Patent Application Serial No. 09/310,711, filed May 12, 1999, with the same title which is a continuation of U.S. Patent Application Serial No. 08/748,243.

In the Claims

Please add new claims 16-22.

16. (New) For transaction processing involving transaction information related to services provided by one of a plurality of vendors and processed by one of a plurality of service providers, a transaction validation system for auditing comprising:

a central processor arrangement programmed and configured:

to maintain data relating to an authorized profile list criterion and to business rules, the business rules defined according to the authorized profile list criterion; and

to process a business transaction submitted by an authorized user, the business transaction processed by using the authorized profile list criterion to determine that the user is authorized to perform the business transaction and by applying the business rules to perform the business transaction.

17. (New) A transaction validation system for auditing, according to claim 16, wherein the authorized profile list criterion includes multiple levels of authorization.

18. (New) A transaction validation system for auditing, according to claim 17, wherein at least two of the multiple levels of authorization respectively correspond to two different payment-authorization levels.

19. (New) A transaction validation system for auditing, according to claim 17, wherein the central processor arrangement is further programmed and configured to provide correspondence between at least one of the levels of authorization to the requested transaction.